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FAX COVER LETTER

July 25, 2003

TO: Examiner Thach H. Bui
COMPANY: U.S. Patent and Trademark Office
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FROM: Steven C. Lieske
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RE: Serial No. 09/551,238
Attorney Docket No.: 60021-369201

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COMMENTS: I hereby certify that this correspondence is being transmitted by facsimile to Examiner Thach Bui of the United States Patent and Trademark Office on July 25, 2003.



Ann Pommier

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GROUP 3600

Serial #: 09/551,238
In reply to Office action mailed: 3/26/2003
page 1 of 10

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #: 09/551,238
Applicant: Wottowa et al.
Filed: 4/17/2000
Title: ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL (as amended herein)

TC/AU: 3628
Examiner: Bui, Thach H.
Docket #: 60021-369201 (old reference AND1P692)

CERTIFICATE OF TRANSMISSION

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Ann Pommier

Commissioner for Patents, P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

In response to the Office action mailed March 26, 2003, please amend the above-identified application as follows:

Amendments to the Specification being on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 7 of this paper.